

FEMALE Smoker**New Jersey Medicare Supplement Policies (Medigap) Monthly Premium at Age 65*****May 2015**

Company	Rating Used	Plan A	Plan B	Plan C	Plan D	Plan F	High Deduct F	Plan G	Plan K	Plan L	Plan M	Plan N
Aetna Life	T	\$153.99	\$171.59	\$211.92	N/A	\$199.49	N/A	\$180.39	N/A	N/A	N/A	\$142.54
AARP United Healthcare	Male/ Female	\$110.88	\$154.57	\$192.89	N/A	\$183.83	N/A	N/A	\$59.86	\$87.20	N/A	\$122.62
American Progressive Life	St	\$156.35	\$258.81	\$311.46	\$247.13	\$279.55	N/A	\$208.30	N/A	N/A	N/A	\$157.36
AmeriHealth Ins. Co. of N.J.	Male/ Female	\$108.78	N/A	\$181.11	N/A	\$172.49	N/A	N/A	N/A	N/A	N/A	\$119.69
Central States Indemnity Company of Omaha	T	(1) \$140.17	N/A	(1) \$222.42	N/A	(1) \$211.83	N/A	(1) \$175.67	N/A	N/A	N/A	(1) \$141.83
	T	(2) \$133.42	N/A	(2) \$211.83	N/A	(2) \$201.75	N/A	(2) \$167.25	N/A	N/A	N/A	(2) \$135.08
	(1) Price for Central States Indemnity policies sold in Newark Zip Codes starting with 071; (2) Price for this plan outside Newark											
** Colonial Penn Life	St	\$145.78	\$176.19	\$193.96	N/A	\$202.19	\$47.57	\$178.29	\$76.93	\$123.36	\$155.54	\$108.20
Combined Ins. Co. of America	T	(1) \$150.47	N/A	(1) \$205.37	N/A	(1) \$180.55	N/A	(1) \$153.06	N/A	N/A	N/A	(1) \$154.28
	T	(2) \$158.00	N/A	(2) \$215.64	N/A	(2) \$189.58	N/A	(2) \$160.71	N/A	N/A	N/A	(2) \$162.00
	T	(3) \$142.95	N/A	(3) \$195.10	N/A	(3) \$171.53	N/A	(3) \$145.41	N/A	N/A	N/A	(3) \$146.57
(1) Price in Zip Codes starting with 070-073, 079, 086, 088, 089; (2) Zip Codes starting with 074-076, 078, 085; (3) Zip Codes starting with 077, 080-084, 087												
Continental Life of Brentwood, TN	St	\$144.53	\$182.26	\$205.00	N/A	\$211.75	\$83.30	\$152.52	N/A	N/A	N/A	\$137.11
Genworth Life & Annuity	St	\$145.04	\$182.83	\$205.62	N/A	\$212.42	\$83.57	\$185.93	N/A	N/A	N/A	\$147.64
Gerber Life	T	\$159.26	N/A	\$216.16	N/A	\$218.25	N/A	\$179.26	N/A	N/A	N/A	N/A
Horizon Blue Cross Blue Shield of N.J.	Male/ Female	\$130.40	N/A	\$219.20	N/A	\$181.78	N/A	\$170.92	\$91.84	N/A	N/A	\$104.81
Humana	St	\$238.02	\$259.05	\$335.24	N/A	\$304.76	\$109.36	N/A	\$173.71	\$222.48	N/A	\$187.90
Individual Assurance Co., Life, Health & Accident	T	\$158.12	N/A	\$195.79	N/A	\$186.47	N/A	\$152.34	N/A	N/A	N/A	\$128.77
Loyal American Life	St	\$138.13	N/A	\$204.26	N/A	\$170.22	N/A	\$146.48	N/A	N/A	N/A	\$116.64
Manhattan Life	St	\$126.75	N/A	\$178.17	N/A	\$168.42	N/A	\$154.33	N/A	N/A	N/A	\$119.25
Philadelphia American Life	T	(1) \$138.91	N/A	(1) \$204.59	N/A	(1) \$196.72	(1) \$61.80	(1) \$169.51	N/A	N/A	N/A	(1) \$137.31
		(2) \$126.28	N/A	(2) \$185.99	N/A	(2) \$178.84	(2) \$56.18	(2) \$154.10	N/A	N/A	N/A	(2) \$124.83
(1) Price in Zip Codes in Newark 07101-07108, 07112, 07114, 07175, 07184, 07188, 07189, 07191-07193, 07195, 07198, 07199; (2) Price in all other Zip Codes												
Reserve National Ins. Co.	T	\$175.50	N/A	\$208.45	N/A	\$210.40	\$74.60	\$184.00	N/A	N/A	N/A	\$151.90
	St	\$201.75	N/A	\$239.70	N/A	\$241.95	\$85.80	\$211.60	N/A	N/A	N/A	\$174.75
Shenandoah Life Ins. Co.	T	\$151.96	N/A	\$185.46	N/A	\$176.64	N/A	\$155.30	N/A	N/A	N/A	\$123.11
Sterling Life	T	\$219.18	\$249.06	\$283.05	N/A	\$271.34	N/A	\$251.59	\$116.52	N/A	N/A	\$210.46
Stonebridge Life	T	\$102.99	N/A	\$182.73	N/A	\$174.03	N/A	\$160.48	N/A	N/A	N/A	\$134.11
United American	St	\$154.00	N/A	\$234.00	N/A	\$236.00	\$58.00	N/A	N/A	N/A	N/A	N/A
United of Omaha Life	T	\$154.41	N/A	\$219.01	N/A	\$180.93	N/A	\$147.84	N/A	N/A	\$163.24	N/A
United of Omaha Life	Unisex T	\$157.09	N/A	\$222.82	N/A	\$184.08	N/A	\$150.41	N/A	N/A	\$166.09	N/A

*If older than age 65, contact company for rate quotes.

** Company may charge higher (substandard) rates based on health conditions.

S = Smoker St = Standard T = Tobacco Unisex = See Attached